billion more, or double the total United States credit card debt.

And the problem is only getting worse. The average class of 2016 graduate has more than \$37,172 in student loan debt, which is up 6 percent from the previous year. Yet President Trump just proposed gutting the best lifelines and safeguards that these borrowers have.

The Trump budget cuts the Public Service Loan Forgiveness Program, which makes public interest and non-profit work attainable for students, despite their debt loads; it consolidates income-based repayment programs that are critical to managing repayment; and it completely scraps subsidized interest on some student loans.

Mr. Speaker, we cannot profess to stand for the middle class, for American workers, and for American values while pulling the rug out from under 44 million borrowers bearing the weight of what is the greatest systemic threat to our economic stability.

# AMERICANS' RIGHT TO LIVE IN FAITH

(Mr. BIGGS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BIGGS. Mr. Speaker, during his confirmation hearing to become President Trump's Deputy Director for the Office of Management and Budget, Russ Vought faced inappropriate and unconstitutional lines of questioning from two of the Budget Committee's Democratic Senators directly relating to his Christian faith.

A Senator took direct issue with an article Mr. Vought wrote last year describing a core tenet of the Christian faith that salvation comes through faith in Jesus Christ. After attempting to twist that belief into a claim that Mr. Vought is hateful and discriminatory toward non-Christians, Senator SANDERS said: "This nominee is really not someone who this country is supposed to be about. I will vote 'no."

Mr. Speaker, Mr. Vought's qualifications are excellent. To take the view of Senator SANDERS that is clearly tied to a disagreement over a religious tenet is discriminatory in and of itself.

Article 6 of the U.S. Constitution states "no religious test shall ever be required as a qualification to any office or public trust under the United States."

Mr. Vought's Christian faith should not have been the subject of this harsh questioning, and no excuse should ever justify a public official putting someone's faith on trial. We should not ignore this episode but, rather, stand in defense of Mr. Vought's right to live his faith as we defend the religious freedom of all Americans.

# AVON GROVE RED DEVILS WIN STATE CHAMPIONSHIP

(Mr. SMUCKER asked and was given permission to address the House for 1

minute and to revise and extend his remarks.)

Mr. SMUCKER. Mr. Speaker, I rise today to congratulate the Avon Grove Red Devils men's lacrosse team on their State championship victory.

The Red Devils finished the season with a 23–2 record, beating Philadelphia area powerhouse Conestoga in the PIAA Class 3A title game with a thrilling 5–4 victory.

Sophomore Zach Augustine was one of the heroes, scoring the game-winning goal in double overtime, a moment that he described as "unbelievable."

This redeeming victory for them comes 3 years after a heartbreaking loss for the Red Devils in the 2014 State title game. Senior midfielder Doug Jones, a freshman on that 2014 team, said: "I remember as a freshman saying to myself that I wanted to get back here. We knew we had one goal: to win this. It means the absolute world to us."

I applaud the commitment displayed by these young men, both to each other and to their community. Congratulations to the Avon Grove Red Devils team, the coaches, their families, and the faculty, staff, and students that made this championship so special.

CONTINUATION OF THE NATIONAL EMERGENCY WITH RESPECT TO THE GOVERNMENT OF BELARUS—MESSAGE FROM THE PRESIDENT OF THE UNITED STATES (H. DOC. NO. 115-47)

The SPEAKER pro tempore (Mr. Francis Rooney of Florida) laid before the House the following message from the President of the United States; which was read and, together with the accompanying papers, referred to the Committee on Foreign Affairs and ordered to be printed:

To the Congress of the United States:

Section 202(d) of the National Emergencies Act (50 U.S.C. 1622(d)) provides for the automatic termination of a national emergency unless, within 90 days of the anniversary date of its declaration, the President publishes in the Federal Register and transmits to the Congress a notice stating that the emergency is to continue in effect beyond the anniversary date. In accordance with that provision, I have sent to the Federal Register for publication the enclosed notice stating that the national emergency with respect to the actions and policies of certain members of the Government of Belarus and other persons to undermine democratic processes or institutions of Belarus that was declared in Executive Order 13405 of June 16, 2006, is to continue in effect beyond June 16, 2017.

The actions and policies of certain members of the Government of Belarus and other persons to undermine democratic processes or institutions of Belarus, to commit human rights abuses related to political repression, and to engage in public corruption con-

tinue to pose an unusual and extraordinary threat to the national security and foreign policy of the United States. For this reason, I have determined that it is necessary to continue the national emergency declared in Executive Order 13405 with respect to Belarus.

DONALD J. TRUMP. THE WHITE HOUSE, June 13, 2017.

#### THE PEOPLE'S NIGHT

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2017, the gentleman from North Carolina (Mr. WALKER) is recognized for 60 minutes as the designee of the majority leader.

Mr. WALKER. Mr. Speaker, many times as our Members in the House travel throughout our districts, we are often asked: What is being done in the House? What is being accomplished?

Well, this afternoon we are going to take a few minutes and allow you to hear directly from the Members, something that we like to call the People's Night. This is the people's House, so from time to time we like to bypass any of the outlets and talk directly to the American people.

Now, a lot of people might not know specifically what has been going on in the House. Well, I think these visuals may aid in specifically talking about some of the things that we are accomplishing.

For example, if you will see the chart, this chart lists the House-passed bills to date. It also includes the last four Presidents. As you can see, the House of the 115th Congress has passed 158 pieces of legislation; 158 bills we have sent to the Senate or to the President.

The House isn't the only one that has been busy. Our President has been busy. In fact, if you will notice this chart behind, you will notice that we are also at a record pace if you look at the last four, five Presidents. Of these bills, the President has signed 37 bills into law, compared with the next most, which was George Herbert Walker Bush many years ago, with 35.

That is what the House is working on; it is what we are working with the Senate, we are working with the President.

But this afternoon I want you to hear directly from some of the Members themselves who have been very instrumental not only in what we have accomplished, but also some of the things that we are looking forward to accomplishing over the next few months.

The first person I would like to introduce to you is our chairman of the Financial Services Committee, JEB HENSARLING. Representative HENSARLING is from Texas' Fifth District and has been instrumental in doing something that we have been promising and trying to accomplish for many years.

Mr. Speaker, with that, I yield to Chairman JEB HENSARLING, my good friend.

Mr. HENSARLING. Mr. Speaker, I thank the gentleman for yielding to

me, and let me thank him for his leadership of the Republican Study Committee and what that committee means to the conservative movement and what it means to the cause of freedom and opportunity for so many working men and women.

I especially want to thank the gentleman from North Carolina for his work on the American Health Care Act and what that means to so many of our constituents to truly be able, after this rise of premiums where people are paying more to get less in healthcare, to really bring us to a moment where we can have patient-centered healthcare. I just want to thank him for that.

These are actually hopeful times for the American people. Regrettably, as we know, working America hasn't received a pay increase in almost a decade. Their savings have remained decimated since the financial crisis. So to get this economy moving again, our President knows, this Congress knows that, number one, we do have to return to patient-centered healthcare, not for what that means just to our families, but what it means to our economy.

We have to have fundamental tax reform as well, and I know that our House Ways and Means Committee is working on that assiduously, but we also have to have fundamental reform of our regulations. There is no regulation that has imposed more burden on our economy than the Dodd-Frank Act. In fact, it is more burdensome to our economy than all Obama-era regulations combined. It is simply that bad.

When they passed this bill in the wake of the financial crisis, they told us that it would lift the economy. But instead of lifting the economy, we are mired in the slowest, weakest recovery in the postwar era.

They told us that it would end bank bailouts, but cynically, it codified them into law and backed it up with a taxpayer bailout fund.

They told us and they promised us it would make the economy more stable, but instead, the big banks have gotten bigger and the small banks have gotten fewer.

They told us and promised us it would help the consumer, but instead of helping the consumer, free checking at banks has been cut in half. Bank fees have increased. Has anybody within earshot tried to get a mortgage recently? They are harder to come by. They cost hundreds of more dollars to close. There are fewer credit card offerings.

What has happened here is, under Dodd-Frank, those who are seeking credit are now paying more and receiving less. This is hurting not only our families, but it has hurt our economy. Small business lending hasn't recovered, entrepreneurship is at a generational low.

So that is why it was so important that on Thursday of last week this body, this House, took action and passed the Financial CHOICE Act. The Financial CHOICE Act represents, for all of America, economic opportunity for all, bank bailouts for none.

It replaces the era of bank bailouts with bankruptcy for these large financial institutions. It replaces Washington micromanagement with market discipline. That is how we help to grow this economy. It will create more credit for more people.

There is a whole part of this legislation that is totally devoted to our small banks and credit unions because it is our small community financial institutions that help finance our small businesses. It is our small businesses which are the job engine of America. That is what has been choked off by this heavy hand of Obama regulation.

So I was proud to play a very small role in the House to bring the Financial CHOICE Act to the House so that we can indeed, as the acronym suggests, create hope and opportunity for investors, for consumers, for entrepreneurs. We want the animal spirits in the American economy to move again. We want that budding optimism that tomorrow can be a better day, that you can be your own boss, that you can start your own small business. We want that opportunity to flourish yet again in America. That is what we managed to do with the Financial CHOICE Act.

I am very happy that we have now sent it over to the Senate. We look forward to having the Senate act upon this. The American people can't wait to get this economy moving again.

Mr. Speaker, I want to thank the chairman for highlighting this for the American people, and I want to thank him again for his leadership of the Republican Study Committee. Without this august group, the Congress' largest caucus, the caucus of conservatives, this would not have happened, and I want to thank him for that.

Mr. WALKER. Thank you, Chairman HENSARLING. Most people would not describe your role as a small part in making sure that people have more opportunities in our financial industry.

Not that we are showing Texas any partiality this evening, but our second Representative is a former Federal prosecutor from the great State of Texas, and many would consider one of the top conservatives in all of the United States Congress, the gentleman from Texas (Mr. RATCLIFFE), my friend, is here to talk about the CFPB, among some other issues. So without further ado, I yield to Mr. RATCLIFFE.

Mr. RATCLIFFE. I would like to thank my colleague and friend from North Carolina, the gentleman, Congressman WALKER, for yielding to me and for hosting this Special Order tonight, which is fittingly titled, "The People's Night." After all, there is a reason that the United States House of Representatives is often called the people's House. It is because our job is to fight for the priorities of the people that we are privileged to represent here.

Over the past 6 months, Republicans have been fighting for the people,

fighting to fundamentally change Washington and to return power to the American people where it really belongs.

We have been doing this against a strong headwind of obstructionists, sometimes from colleagues across the aisle, sometimes from certain in the media more interested in a liberal agenda than in accurate reporting, and sometimes from embedded bureaucrats and special interests within the government industrial complex who really don't want to see the Washington swamp drained. But in spite of that, we are succeeding.

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And while many of these conservative winds have gone unreported and, therefore, flown under the radar, the truth is that we are indeed steering the ship in the right direction, we are steadily undoing the damage done by out-of-touch policies by the Obama administration.

Case in point is a fact that has not garnered a lot of headlines, but should have, something that Congressman WALKER pointed out earlier: the fact that in the first 100 days of this 115th Congress, we have passed more bills—158 to be exact—than were passed during the first 100 days of any and all of the four prior administrations: the Obama, Bush, Clinton, and H.W. Bush administrations. And as proof of our productivity, we have signed more of those bills into law than in any of the other administrations' first 100 days as well.

But it is not just the quantity of the bills that we are turning into laws. It is about the quality and the substance. We are passing legislation that is making government smaller. We are passing legislation that is making government less costly. We are passing legislation that is making the government finally more accountable to the people. We are dismantling the enormous bureaucratic overgrowth and underbrush that spun out of control under former President Obama.

As a former prosecutor, I believe you have got to win your case with verifiable facts and evidence, so let me give you some. In the last 20 years, prior Congresses have successfully used the Congressional Review Act one time. Just once in the prior 20 years has Congress used the CRA to undo midnight regulations passed at the 12th hour in the dead of night as administrations were walking out the door. But in the first 4 months of this Congress, Republicans have united to use the CRA 14 times to overturn 14 of President Obama's most harmful midnight regulations, and in so doing, we have saved the American people, the United States taxpayers, billions of dollars in the process.

Now we are in the process of finally saving America from arguably the most disastrous piece of legislation in our Nation's history: ObamaCare.

If anyone needs any further evidence of its implosion into a death spiral, just yesterday CMS announced that 2 million Americans dropped off of the ObamaCare exchanges in just the first 3 months of this year.

The ObamaCare house is on fire, and rather than waiting for it to burn to the ground with American families still inside, Republicans in the peoples' House have acted now. Republicans won't let Americans suffer in the face of such inevitable continuing adversity when it comes to our healthcare. So as ObamaCare continues to dissolve in front of our eyes, we have already taken action by sending an ObamaCare repeal bill over to the Senate.

All of this work makes me incredibly optimistic about the results that we are continuing to deliver on the people's behalf, just as we did again last week when we passed a House bill that tackles a key issue that I have been sounding the alarm about since my first day in Congress: ending the reckless overreach of ELIZABETH WARREN'S Consumer Financial Protection Bureau.

I was so grateful for the opportunity to support the House's passage of my fellow Texan, JEB HENSARLING's, Financial CHOICE Act last week, which puts an end to the days of the Obamaera CFPB as we know it, because the Financial CHOICE Act legislation converts the CFPB into the Consumer Law Enforcement Agency, which is tasked with promoting competition rather than stifling it, tasked with enhancing consumer choice rather than eliminating it, all the while ensuring congressional oversight that has been missing for far too long.

Mr. Speaker, every Federal agency needs to have someone grading its paper, and the Financial CHOICE Act will allow the CFPB's paper to be graded for the very first time.

I am incredibly excited about the economic opportunities that our Nation is going to continue to be afforded as we continue here to wipe away President Obama's sweeping government mandates and regulations so we can get our country back on track and back working for all Americans.

There is a lot more to be done to ensure that America's brightest days truly are ahead of us, but with so many committed conservatives as we have here tonight, I am optimistic that we are going to continue to deliver results for the people here in what finally, once again, can be appropriately referred to as the peoples' House.

Mr. WALKER. I thank Representative RATCLIFFE for his comments.

Mr. Speaker, once again, if people are watching at home or are gathering here today, I want to remind them that, many times—Members of Congress, when you go back home, you hear a lot of times: Do your job; get things done.

And as I reflect your attention again to our chart here this evening, we can talk a little bit about what we have passed in the House: 158, the most in several different administrations.

However, even though we are going to talk tonight a little about what we have done and what we look forward to, we are not stopping with 158, we are not stopping with the 37 that have been signed into law. We are looking forward to doing some new things.

I think one of the best people to talk about something that we are excited about is certainly somebody that I call a friend, a fellow member, a colleague from North Carolina, someone who allows me to tag along into NASCAR country from time to time, a real friend of the people, someone who I have learned that will tell you the truth no matter what you ask. It is my privilege to yield to the gentleman from North Carolina (Mr. HUDSON).

Mr. HUDSON. Mr. Speaker, I thank the chairman very much for yielding. I thank the chairman also for organizing, once again, an opportunity for us to speak directly to the American people, and for his tremendous leadership on the values that we conservatives hold very dear.

Mr. Speaker, I appreciate the opportunity to talk about a piece of legislation tonight that we plan to bring to the floor of the House this fall. The right to defend yourself doesn't end when you cross State lines, which is where my Concealed Reciprocity Act of 2017, also known as H.R. 38, comes into play. We currently have 196 cosponsors from both sides of the aisle.

My bill simply provides law-abiding citizens the right to carry concealed and travel freely between States without worrying about conflicted concealed carry State codes or onerous civil suits.

As it stands, the patchwork of agreements is confusing for even the most cautious concealed-carry permit holder, and it has caused law-abiding citizens, like Shaneen Allen, a single mother from New Jersey, to unwittingly break the law and suffer arrest and detention.

Now, the Constitution's very clear. If you look at Article IV, section 1, it says: "Full Faith and Credit shall be given in each State to the public Acts, Records, and judicial Proceedings of every other State..."

That is why a driver's license is recognized in other States. That is why a marriage license is recognized in other States. That is why divorce proceedings are recognized in other States; in the same way the concealed-carry permit or the right to carry concealed should be recognized.

In the Senate, Senator JOHN CORNYN introduced companion legislation. Senator CORNYN has long been a champion for our Second Amendment rights, and I am pleased to work with him as he continues his strong leadership on national concealed carry reciprocity.

I have already received a tremendous amount of support from my colleagues on both sides of the aisle who recognize our constitutional right to keep and bear arms. However, the left continues to spread misinformation and employ

fear tactics about this bill, erroneously saying it will increase crime and arm criminals.

First of all, under this law, an individual who travels to a different State has to follow the laws of that State. In the same way with a driver's license, when you drive into another State, they recognize that you are a legal driver, but you have got to follow their laws

Second, every single person who wants to buy a firearm still has to go through the Federal background check. My bill does nothing to change that.

Further, statistics have shown that violent crime has decreased as gun ownership and concealed-carry permits have increased. Since 1991, 25 States have adopted right-to-carry laws. The number of people with carry permits has risen to over 12 million people, and the Nation's violent crime rate has decreased 51 percent.

Also, if a criminal with malice intent wants to get a gun, I can guarantee you that he or she isn't worried about following the laws that are on the books. Unfortunately, we can't change that, but we can ensure that law-abiding citizens can legally carry concealed firearms to defend themselves.

As a shock to no one, big city liberal Michael Bloomberg has promised to spend \$25 million to stop this legislation. He could spend all the money he wants, but our gun rights are not for sale

With a groundswell of support from Americans across the country and a pro-Second Amendment President, we will make national concealed carry reciprocity a reality this Congress. More and more States are recognizing the rights of law-abiding citizens to carry a concealed handgun without permission from government, including two this year, bringing that total to 12.

In my home State of North Carolina, lawmakers in the House voted in favor of House bill 746 to make a concealed-carry permit no longer necessary in locations where it is currently permissible to openly carry a handgun. It is a commonsense bill. I am proud of the leadership of the folks in Raleigh. It just demonstrates that all across this country, the American people are recognizing that our right to keep and bear arms shall not be infringed.

So I would just offer this very simple piece of legislation, following the Constitution that says a law-abiding citizen trying to do the right thing is not going to be criminalized because they have crossed an invisible line in the ground.

I am pleased to be here today to talk about it, and I am thankful for having this opportunity and support.

Mr. WALKER. Mr. Speaker, I thank Representative HUDSON for his passion about that.

Speaking of passion, in the 2½ years that I have served in the United States Congress, there are Members who work on different projects, different concerns, different issues. I will tell you

someone who I have really grown to love and appreciate, someone who has lived it out on the battlefield as he has worked to literally put veterans back together as a surgeon on the battlefield, someone who understands and has worked well into the life arena, and that is Dr. BRAD WENSTRUP, a fellow steering committee member on the Republican Steering Committee.

Without further ado, I yield to the gentleman from Ohio, Dr. WENSTRUP, to please share what is on his heart today.

Mr. WENSTRUP. Mr. Speaker, I thank the chairman for yielding, and I appreciate the opportunity to talk about this.

You know, as a physician, we take an oath. We say: Do no harm.

And today in America and here in Washington, D.C., we are debating physician-assisted suicide, where we are authorizing physicians to take someone's life—to assist in taking someone's life. To me, this undermines the very thing that healthcare is all about.

Who is most affected in this situation?

Our most vulnerable citizens: the disabled and the poor.

As a doctor, I can tell you, what has always been in my heart is this is about care and about comfort, and those are our priorities.

Physician-assisted suicide does not provide comfort. It merely ends life.

In Washington, D.C., a doctor can decide that you may be going to die within 6 months if you have a terminal disease—a terminal disease if you are untreated. Many terminal diseases would be terminal if they are not treated. With that, the doctor can write a prescription. There is no tracking of that prescription once it is given and there is no witness of the patient taking this prescription. They can simply go home to die alone.

In one State where there is physician-assisted suicide, they have had an increase in suicides outside of physician-assisted suicides. I think that what we are saying to too many people is: You are not needed.

Again, this undermines what I think we are all about and what healthcare should be all about.

I think of the movie, "It's a Wonderful Life," which so many people watch every Christmastime. Mr. Potter says to George Bailey: "George, you are worth more dead than alive."

Is that really who we want to be?

As a resident in Chicago in the 1980s, one of our responsibilities was to do physical exams on everyone admitted to the hospital regardless of what they were admitted for. I can remember a doctor coming up to me and saying: We just admitted our first AIDS patient, but you don't have to go see him.

And this is a time when people didn't know what was going on, what was causing this, how it was being spread. And I thought that was wrong and I went in anyway to examine this patient. I had to go in like it was a lunar

landing because there was so much uncertainty about what was causing death to so many people. This patient was very sick. I learned so much from this one patient because there were so many things wrong, but it didn't compare to what I learned when I finished that exam and he looked at me and said: You just examined me more than anyone.

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I have never forgotten, throughout my entire medical career, the value of human life and what it must feel like to be discarded. He died the next day. I still know his name. And he taught me a valuable lesson on his very last day of life: Healthcare is about cures, it is about caring, it is about compassion, and society should be about the same thing, and the ideal that every person has value until their very last breath.

I am pleased to say that the President's budget addresses this issue, and we will, too, here in the House because you and your loved ones matter.

Mr. WALKER. Mr. Speaker, I thank Representative Wenstrup. I appreciate his passionate plea.

Speaking of life, one of the most outstanding voices that I have gotten a chance to meet, someone who, without compromise, unashamedly talks about the value and the worth of an unborn child is Representative TRENT FRANKS from Arizona. He is here today to talk about a future bill, hopefully one that we can add to this total of 37 in the not too distant future.

Mr. Speaker, it is my privilege to yield to the gentleman from Arizona (Mr. Franks), someone who is a warrior in Congress.

Mr. FRANKS of Arizona. Mr. Speaker, I thank Mr. WALKER for this opportunity.

It is so appropriate on People's Night to talk about the very littlest people in America, isn't it?

Mr. Speaker, the United States of America is a unique nation that is premised on that bedrock foundation that we are all created equal, and that each of us is endowed by our Creator with the unalienable right to live.

That is why it is so important for Members of Congress to remind ourselves from time to time that protecting the lives of all Americans and their constitutional rights is why we are really all here. It is our sworn oath before God and the people of this Nation.

Yet today, a great shadow looms over America. More than 18,000 late-term abortions, very late-term abortions, are occurring in America every year, placing the mothers at exponentially greater risk and subjecting their paincapable unborn babies to torture and death without anesthesia—this, in the land of the free and the home of the brave. It is the greatest human rights atrocity in the United States today.

Almost every other major civilized nation on Earth protects pain-capable unborn babies at this stage, and every credible poll of the American people shows that they are overwhelmingly in favor of protecting them. Yet we have given these little babies less legal protection from unnecessary cruelty than the protection we have given farm animals under the Federal Humane Slaughter Act.

But thankfully, Mr. Speaker, the winds of change have finally begun to blow, and the tide of blindness and blood is finally turning in America. The Pain-Capable Unborn Child Protection Act has already once passed in this body, and it will again, Mr. Speaker; and these little babies now have a new and very powerful friend and protector in President Donald J. Trump.

No matter how it is shouted down or what distortions, deception what-ifs, distractions, diversions, gotchas, twisting of words, changing the subject, or blatant falsehoods the abortion industry hurls at this bill and its supporters, it will remain a deeply sincere effort, beginning at the sixth month of pregnancy, to protect both mothers and their pain-capable unborn babies from this torturous atrocity of late-term abortion on demand. Ultimately, it is one all humane Americans can support if they truly understand it for themselves.

So the question that now remains is whether the Republican leader in the Senate will find the courage to prevent pro-abortion Democrats from once again using the Senate filibuster to prevent this bill from even coming to the floor in the Senate for debate.

Mr. Speaker, it is time for all Americans to open our eyes and our souls and recognize the humanity of these helpless little babies and the inhumanity of what is being done to them. Protecting these little children of God and their mothers is not a Republican issue; it is not a Democratic issue; it is a decisive test of our own humanity and who we are as a human family.

Mr. WALKER. Mr. Speaker, I thank Representative FRANKS as he continues to stand year after year in fighting and standing up for the unborn child.

Many times you get to meet some wonderful people here in the United States Congress. And someone asked me the other day: Who is a strong Member? Who is someone who is willing to stand up?

I guess they might have thought I would have said the Speaker or the majority leader, as well they do in their own right. When I think of somebody willing to engage, it is the gentlewoman from Tennessee (Mrs. BLACK). She is not just known in the Sixth District; she is known throughout all of Tennessee as far as being willing to stand up for those who cannot stand up and protect themselves

Mr. Speaker, I yield to the gentlewoman from Tennessee (Mrs. BLACK).

Mrs. BLACK. Mr. Speaker, I thank the gentleman from North Carolina (Mr. WALKER), my colleague and friend, the chair of the RSC, for hosting this Special Order tonight to highlight some of the recent victories that this Republican-controlled Congress has secured to ensure that every American enjoys freedom and opportunity for which our Nation was founded.

I rise today to thank my colleagues in the House and the Senate for passing my resolution of disapproval, H.J. Res. 43, which used the authority of the Congressional Review Act to overturn the Obama administration's eleventh hour rule forcing States like mine, Tennessee, to fund abortion providers.

Mr. Speaker, I also rise to thank Vice President MIKE PENCE, who cast that tie-breaking vote in the Senate. Tennesseans appreciate his courageous leadership.

Now, abortion is not healthcare, and vulnerable women seeking true comprehensive care deserve better than abortion-centric facilities like Planned Parenthood.

For over 45 years, States like Tennessee had the authority to direct their family planning funds to the healthcare providers that best suited their needs. Yes, they had that decision to decide what is best for their unique communities. Sadly, in a parting gift to the abortion industry, President Obama stole this freedom and flexibility and forced his own political agenda on States across the country like my very own State of Tennessee.

While I am unapologetically pro-life, this bill is simply about states' rights.

Mr. Speaker, when President Trump signed this bill, he put the American people, not the bureaucrats here in Washington, back in the driver's seat of empowering States like Tennessee to steer their title X dollars away from abortion-centric facilities like Planned Parenthood and to give the right back to the State to make that decision about which facilities provide the most comprehensive care for women in their State

It was an honor to work with Senator ERNST and the pro-life community to help this life-affirming legislation reach the President's desk.

Mr. Speaker, I want to once again thank President Trump for his leader-ship on this matter.

Mr. WALKER. Mr. Speaker, I thank Chairwoman BLACK

When we talk about what is getting done, I want to remind our audience this evening, Mr. Speaker, that our President, even without a full Cabinet, has been busy taking time to make sure that what the House and the Senate are sending him is being signed into law.

As you can see on my chart this evening, 37, that is the most. You have to go back. In fact, the last four Presidents haven't equalled that total. And 158 bills from the House have been passed.

One of the things that has been promised by this administration and by Members of Congress is to make sure that we are doing everything we can to take care of a very important segment of our population, and that is our veterans.

It wasn't long after I arrived  $2\frac{1}{2}$  years ago that I had a chance to meet someone. Now, as a former pastor, you can always tell the character and integrity of someone when they have gone through a hardship.

I met Dr. Phil Roe after he had lost a loved one in his life. He could have gone home, but he had a mission to complete, and that is to stand up for those veterans who needed standing up. A former physician himself, he was willing to come back and continue to fight. What a privilege it is to serve with the chairman of the House Veterans' Affairs Committee, Dr. Phil Roe.

Mr. Speaker, I yield to the gentleman from Tennessee (Mr. RoE).

Mr. ROE of Tennessee. Mr. Speaker, I thank Mr. WALKER for yielding.

I would like to associate my remarks with Mr. Hudson, Dr. Wenstrup, Mr. Franks, and my good friend Diane Black.

I am a concealed carry permit holder—full disclosure—and what Mr. FRANKS said: I am an OB/GYN doctor by training. I have delivered 5,000 babies in my lifetime, and every single one of them I view as valuable. I have delivered grow up and become very productive citizens not only in my community, but around the country.

Mr. Speaker, 44 years ago, I was a young soldier in southeast Asia. When we came home from the military, we were advised not to wear our uniforms when we traveled because of basically what was going on in the country: the opposition to the Vietnam war. That left a very deep, indelible mark on me, and I thought that is no way we should be treating our men and women who protected us and gave us the freedoms that we have and live by to this day.

When I got the privilege of being elected—when I retired from my medical practice in northeast Tennessee and ran for Congress and was fortunate enough to win—I was asked to be on the Veterans' Affairs Committee, which I have served on for the past 8 years.

We know that 3 years ago there was a scandal in Phoenix, Arizona. Then we realized it was not just Phoenix, Arizona. It was all across the country where veterans were not being served, and, actually, veterans were dying while they were waiting for care at a VA. That is as wrong as it gets.

So, what we elected to do in our committee, when we discovered this, was to try to get some legislation up that actually did something about this. And one of the things that touched me—I watched late into the evening, like many of you all probably around the country and in this gallery watched—was the election results. It was around 3 or 3:30 in the morning when then President-elect Trump gave his election speech.

Very shortly into it, not a minute or two into that speech, he mentioned our veterans. And it really, really encouraged me because I think he is an administration that is very sincere in improving care.

And, Mr. Speaker, it is not money. When I came here in 2009, you, the tax-payers, were spending about \$97 billion on VA care, on benefits, and on cemeteries. Today, that number is going to be \$186 billion. We have gone from 260,000 employees in the VA to over 360,000 employees. There is enough money and personnel to take care of the problems.

When the President was sworn in and he selected his Secretary of the VA, Dr. David Shulkin—I believe is now the man for the job—he was approved 100–0 by the Senate. Dr. Shulkin said: The first thing I need is accountability legislation that allows me to terminate bad employees.

At the VA, the vast majority—and many of them are personal friends of mine that I have worked with in healthcare—are good people taking the very best care they can of veterans. But there are some bad apples there, and they cannot be terminated. It almost could not happen, Mr. Speaker.

So what this legislation does is it protects the whistleblowers who call these people out. It provides due process rights for employees so that they don't have those trampled on, but it allows the Secretary to terminate these bad apples and, hopefully, improve the morale of the entire VA. This is only phase one.

We also have passed out of this body and over to the Senate—I want to thank our Senate colleagues, Senator Isakson; Senator Rubio, who is a lead sponsor in the Senate; and Senator Tester, the minority leader. I also want to thank the minority leader on our side of the aisle, Sergeant Major Walz, who worked hand in hand. This was a bipartisan bill, which is how legislation should be passed. We passed it in the House and it went to the Senate. They reformed the bill. It came back, and we now await the President's signature.

We are also doing repeals reform. We passed that out of here. We have, now, 470,000 backlog claims of veterans waiting for their appeals. Hopefully, we are going to address this problem.

The Secretary, we have just extended the Choice Program for veterans who want to choose care outside of the VA, and also a new electronic health system. So we have a lot of work to do.

It is a true privilege to do what I get to do, which is to help the 21 million men and women who have served this country, who allow us to be free.

I thank the gentleman for the privilege to be down here tonight to share this with the American people.

## □ 1730

Mr. WALKER. Mr. Speaker, I thank Chairman RoE and appreciate his continued service. It is a privilege to certainly work with him in the House.

One of our newest Members who came in the 115th class, a gentleman by

the name of JIM BANKS—in fact, he is the only new Member serving on the Republican Steering Committee. Some would describe him as a quick study, I guess, but he is here this evening to specifically talk about continued VA accountability and the Department of Defense readiness.

Mr. Speaker, I yield to the gentleman from Indiana (Mr. BANKS).

Mr. BANKS of Indiana. Mr. Speaker, I thank the gentleman for his leadership of the Republican Study Committee. It is one of the great honors that I have in this Congress to serve with him and others to advocate for conservative principles to move our country forward.

With a new Republican administration, many of the innovative ideas coming from this House now have a chance to become law and achieve real results for the American people. The contrast between this administration and the last one is most clear when it comes to prioritizing readiness for our Department of Defense and caring for our veterans.

As those veterans in Congress know firsthand, shortchanging readiness on the front end will have long-term implications in the years that follow.

We have the moral imperative to ensure that our young men and women who go into harm's way are never in a fair fight. We have an obligation to ensure that our forces are the best-trained, best-equipped, and best-led fighting force in the world. This obligation starts with prioritizing a stable and predictable budget and appropriations process.

Our leaders in the Department of Defense must be able to forecast and anticipate training needs, and that means ending the trend of continuing resolutions that offer neither good fiscal discipline nor the ability to plan that our military leaders desperately need.

Consider that two-thirds of our Army are not ready to deploy. Our Navy is smaller than it has been in 99 years, and our Air Force is the smallest ever and losing pilots at an alarming rate. These are not the marks of a ready force, and the work to rebuild must begin right now.

However, it is important to look at prioritizing the needs of our service-members holistically. Just as we would not send them into harm's way without the training they need, we have an obligation to care for the injuries they sustained when they return home. Our veterans deserve and have earned the highest quality of care and to have that care delivered in a timely and efficient manner.

Unfortunately, too often the VA does not have the power to remove substandard employees who are failing our veterans. The overwhelming majority of VA employees are hardworking and dedicated to their jobs, and it is simply not fair to these employees that the VA cannot hold substandard employees accountable.

But with a Republican President in the White House, our veterans will finally see real accountability in the VA with passage of the Department of Veterans Affairs Accountability and Whistleblower Protection Act. With passage of this bill, there will be a new and expedited process to remove employees who are failing to properly serve our veterans, while maintaining the due process rights of VA workers, as well as their right to appeal.

It would also implement stronger protections for whistleblowers, ensuring that no employee is intimidated into silence.

Mr. Speaker, we now have a chance to make sure our Armed Forces have the means to protect our country and ensure all veterans receive the quality of care they deserve.

Mr. WALKER. Mr. Speaker, I thank Representative BANKS, and I appreciate this is such an important issue that he is battling.

Once again, this evening, Mr. Speaker, we are reminding that tonight is the People's Night here in the people's House. We are focusing in on the work of the Members of Congress.

As you can see in our chart this evening, 158 bills have been passed through Congress. So many times we continue to hear: What is Congress working on?

Well, not only have we passed these 158, we are still working on passing things in the future.

One of the great Members from South Carolina, Mr. Jeff Duncan, is someone who has a genuine heart and passion for others, but also has a wonderful heart for the outdoors, as he is currently chairman of the Sportsmen's Caucus

Without further ado, I yield to the gentleman from South Carolina (Mr. DUNCAN).

Mr. DUNCAN of South Carolina. Mr. Speaker, I thank the gentleman from North Carolina.

I want to talk to America today about the Hearing Protection Act. Consequences of firearms exposure: Noise-induced hearing loss is a major health problem for hunters and recreational shooters

Now, I started hunting at an early age with my father; and in the field and hunting activities, I learned a lot about life, a lot about myself. Most importantly, I got time to spend with my father, who has now passed away.

But we enjoyed the outdoors generally in the shooting sports, whether that was over a brace of bird dogs, quail hunting, shooting doves, hunting ducks, or deer hunting. And I can tell you, with my own experience, that firing multiple firearms—shotguns, rifles, handguns—risks your hearing health.

Men and women in our United States military experience hearing loss or tinnitus. That is a large expenditure for the VA. Tinnitus accounts for around 1.45 million disability-related instances for veterans. The most prevalent disability compensations are based on that.

So what can we do about it?

Well, there is an apparatus, a firearm accessory, that you can add to a firearm to muffle or suppress that sound. It is commonly called a suppressor or a silencer, but it does anything but silence a weapon.

America, you need to realize that Hollywood has glorified suppressors for firearms. You can see it in your mind—James Bond taking out his concealed weapon that he couldn't conceal with a suppressor on it because the suppressor adds another 8 inches to the length of the barrel—screwing the suppressor on to commit a crime.

Hollywood has made you believe that that suppressor silences that weapon when, in actuality, a suppressor on any sort of firearm drops the decibels about 30 decibels. Most firearms would be louder than a jackhammer, and no one would say that a jackhammer is silent.

So we have got a bill that would allow suppressors to be sold, like they are sold in Europe, but with a little more American restrictions. In Europe, as restrictive as their gun laws are, you can go to the hardware store and buy a suppressor across the counter, just like you could buy a scope, a sling, or a magazine for a deer rifle. It is gentlemanly to hunt or shoot in Europe with a suppressed weapon to keep the sound down, but it doesn't silence it, as we mentioned before.

Depending on the caliber of ammunition, a typical hunting rifle is 160 to 180 decibels—suppressed would be about 125 to 145 decibels.

The bill we have would allow you to go in and purchase a suppressor from your Federal firearm license-holder, do a background check, just like you have to go through to purchase the firearm itself—background check, and purchase a suppressor to help the hunting and the hearing health of the hunters and the shooting sports enthusiasts across the country.

I hope we can get this bill passed to help the hearing health of so many people in America and dispel all the rumors. I thank the gentleman for letting us speak to the American people tonight.

Mr. WALKER. Mr. Speaker, I thank Representative DUNCAN.

Many times in Congress you hear sometimes maybe big words or crazy words, words like "appropriations" or "appropriators." We have one of those appropriators with us tonight, a strong conservative from the State of Georgia, my friend, Representative Tom GRAVES, who is going to talk a little bit about his proposal and an idea that I believe helps us continue adding to this number of 158.

Mr. Speaker, I yield to the gentleman from Georgia (Mr. GRAVES).

Mr. GRAVES of Georgia. Mr. Speaker, I could not be more excited to be here tonight and to experience what we are experiencing here.

You know, when this President was elected, he made a promise: He was going to drain the swamp, he was going to shake things up, and he was going to make government work again.

I have got to highlight real quickly though, before I talk about appropriations, what really has happened. Here in the last—in this under 5 months, 600,000 new jobs have been created. Unemployment is at the lowest it has been in nearly a decade, at 4.3 percent. He has put a plan forth to help rescue Americans from a healthcare plan that has been failing.

The largest increase in defense spending in nearly 10 years has already been passed and signed into law and is part of your display there.

He has presented a budget to this Congress that balances in 10 years, rebuilds our military, reforms our Tax Code, and empowers the taxpayers, while not empowering government.

And he has also put the American people and the American workers and American businesses first by pulling us out of that Paris accord. He has been shaking things up and draining the swamp.

So what is next? For us, it is, we have got to reform this appropriations process.

Let me read you some statistics here. The current process that we operate under to fund the greatest Nation on the globe has only worked four times in the last 40 years. The last time we passed all 12 appropriations bills that were enacted by the start of the new fiscal year was in 1996 is the last time.

And, in fact, a more stunning statistic: Since 2009, not one appropriations bill has passed this House, passed the Senate, and been signed into law by the President before its time was due. That is zero for 96.

So I have just got a simple idea, a simple concept. Let's just change what is not working. Let's change the process. Let's design a process that actually works for the American people and funds the government in a very responsible, fiscally responsible way that begins streamlining government; that is eliminating agencies; that is empowering the American people; and, ultimately, showing a responsible House of Representatives and a Republican vision forward.

And it is real simple. Let's run it through the committee. Let's do 12 bills, all through their different subcommittees. Let's combine them in full committee, and let's bring them to the House floor for everybody to have an opportunity to vote on, to amend, to engage in the debate.

I believe, if we do this, we are going to save time. We are going to have more time for tax reform. We are going to have more time for infrastructure investment. We are going to have more time for finishing out the healthcare bill. But it is going to be transparent. Everyone can see it. It is going to be effective. We are going to get it done.

At the end of the day, we are going to be able to rebuild our military to where we know it needs to be. We are going to be able to secure our border. We are going to protect the innocent unborn. We are going to reform Wall Street. We are going to invest in roads and infrastructure. We are going to streamline or eliminate a lot of agencies, and we are going to do all that while cutting spending. But that is only if we are willing to make government work again.

Mr. WALKER. Mr. Speaker, I thank Representative Graves.

It doesn't take you long, around the Halls of Congress, to see someone who has a genuine heart for service, someone who can quickly give up his chair, or someone who sees someone that is without. Sometimes I think that is a person who has served in faith many years, and sometimes I just think that is part of the natural tendency of a person who certainly has a heart, not only for God but to serve others.

I can think of nobody who better fits that description than our chairman of the Ways and Means Committee, here to talk a little bit about his passion and his vision for tax reform.

Mr. Speaker, I yield to the gentleman from Texas (Mr. BRADY).

Mr. BRADY of Texas. Mr. Speaker, I thank Representative WALKER. And first let me thank him for not just hosting this evening, People's Night, but his leadership of the Republican Study Committee and how he is leading our efforts to truly move this country back in the right direction.

As a friend, and from someone who admires him so much, I thank him for his leadership. It has already made a huge difference in issues like repealing ObamaCare.

So how many of you are pleased with the way you are taxed in America? Not many Americans are because the code we have got, it is so complex and so costly, it is just unfair.

So House Republicans are working with this President and the Senate to deliver the first pro-growth tax reform in a generation. We know this is a once-in-a-generation opportunity, and the goals we set out from the House is, first, we want a Tax Code not designed merely to wring money from you. We have that Tax Code. We want a Tax Code built for growth, designed to grow jobs, your wages, and the U.S. economy.

In doing that, we want to leapfrog America from nearly dead last among our global competitors back into the lead pack as the best place on this Earth for that next new job, that next new investment.

What we propose is a Tax Code with three big reforms: The lowest rates for our local businesses in modern history, and redesigned so our local companies can compete and win anywhere in the world, especially here at home.

Secondly, we are proposing for families and individuals a code so fair and simple that 9 out of 10 Americans will be able to file using a simple postcard system, and it works.

And the final reform is because we propose a much fairer and simpler Tax Code; we propose a fairer and simpler tax collector.

□ 1745

So we proposed to bust up the IRS and redesign it into a 21st century agency focused on you, the taxpayer. These are the reforms included in the House Republican blueprint. We are excited to work with President Trump and the Senate to deliver on pro-grow tax reform, bold, that leapfrogs America back to the front and returns jobs back to the United States—manufacturing, research and headquarters jobs.

It is a tough challenge. We will need your input. I encourage you to come to the Ways and Means Committee website, learn more, speak out, be part of changing and reforming this horrible Tax Code.

Mr. WALKER, thank you again for your leadership of this Special Order and our efforts.

Mr. WALKER. Mr. Speaker, I thank Chairman BRADY for his comments. It is an honor to have him with us this evening.

We have talked a little bit about veterans tonight. Former veteran, chaplain, and pastor, Representative Collins, we would love for you to talk about something that is part of that 158 pieces of legislation that has been passed, what we called the REINS Act.

Mr. Speaker, I yield to the gentleman from Georgia (Mr. COLLINS).

Mr. COLLINS of Georgia. Mr. Speaker, I thank Congressman WALKER for yielding, and I appreciate him offering this. It is providing a different take that we are not getting in the meeting anywhere.

Go back real quickly: a few months ago, the first week of the session, the House comes in and does what it promised. It says it is going to take on regulatory reform. It is going to take on the burdens, and one of the first bills out of the chute was the REINS Act.

The REINS Act is very simple. It has a \$100 million impact on the economy. It comes back to the people's House, into the Senate for approval. Instead of bureaucrats in cubicles down the street thinking they know what is best for our districts and for our country, it is back to the people that were elected.

You see, when it was first brought up, they said: Well, this is going to put a burden on our bureaucrats, our government workers. They are doing all these things.

Well, if they want to run for Congress, then pay the fee and run for Congress.

The REINS Act puts it back where it is supposed to be. This is an accomplishment that I am proud of. The Senate just recently passed their version. This is something that President Trump has said he would sign. This is about moving forward on the promises we have.

Congressman WALKER does a great job highlighting where we have been and where we are going. This is a promise kept. If anybody wants to know what the American agenda looks like, look to the Republican majority, look to the past 5 months. And all I can say

is that the promises are being kept, and there is more to come.

Mr. WALKER. Mr. Speaker, I thank Representative Collins for his comments.

As we continue to talk about some of the things that have been accomplished and also things that we are looking forward to, it is a wonderful opportunity to introduce my friend, Representative JODY HICE from the great State of Georgia, a fellow former pastor who still enjoys those opportunities, I am sure, when you have a few. But tonight I want him to talk about the Free Speech Fairness Act.

Mr. Speaker, I yield to the gentleman from Georgia (Mr. JODY B. HICE).

Mr. JODY B. HICE of Georgia. Mr. Speaker, I thank the gentleman for yielding. It is an honor to be here with you.

I think by this time most people are familiar, at least they have heard about the Johnson amendment. It came about in 1954, when Lyndon Johnson barely won a race for Senate because many people thought he was soft on communism. So one of the first things he did when he got here was, behind closed doors, without any vetting, without any debate, had inserted into the IRS Code a statement that basically says that nonprofits cannot address political issues, or they could potentially lose their tax-exempt status.

That now, for 60 years-plus, has become a target for pastors, for churches, for nonprofits using tax-exempt status as leverage to prevent them from speaking, addressing political issues. It is political correctness at its worst.

When our government becomes the gatekeeper of free speech, then we actually have no free speech at all. And in this process, they also are influencing what religious institutions can and cannot be.

Our Founders believed that our country should not establish a State church. They also believe that government should not dictate the religious practices of its citizens, or abridge the free speech of Houses of worship. That is what is taking place.

As a result of this, my good friend, Whip STEVE SCALISE, and I introduced H.R. 781, the Free Speech Fairness Act, which creates a carve-out for 501(c)(3) organizations to address political discourse as long as it is within the normal course of business with de minimis associated expenses. I am pleased that the President has also been extremely vocal on this issue, but we really need this codified because the unfairness must stop.

I know our time is running short, but I urge our colleagues to support this, and I deeply appreciate the gentleman providing me the opportunity to speak on this Johnson amendment.

Mr. WALKER. I thank Representative HICE and I appreciate his courage in being willing to stand and speak out.

My great friend, Representative GARY PALMER, from the home of the University, Crimson Tide Alabama football, great to have you here tonight talking about a very important issue, the Agency Accountability Act.

Mr. Speaker, I yield to the gentleman from Alabama (Mr. PALMER), who will close us out this evening.

Mr. PALMER. Mr. Speaker, I thank Congressman WALKER for arranging this Special Order.

Looking ahead, H.R. 850, the Agency Accountability Act, would be a game changer for government run amuck. In 2015, Federal agencies collected over \$530 billion—that is billion dollars—in fees, fines, and other revenue independent of the appropriations process.

Article I, section 9, clause 7 of the Constitution grants Congress the power of the purse. This assigns to Congress the role of final arbiter of the use of public funds. Allowing agencies to have slush funds outside of the normal appropriations process is a recipe for bad acting.

For instance, during the Obama administration, the Department of Justice would send money collected through fees and settlements to political activist groups aligned with the administration policies; many times in contradiction to Congress' will. Nearly 15 percent of the Department of Justice's entire budget is from alternative funding sources, not Congress. However, DOJ isn't a lone wolf.

The Department of Labor has raised over \$1.3 billion from fines and fees and the Environmental Protection Agency collected over \$600 million, just to name a few.

Mr. WALKER. Mr. Speaker, I thank Mr. Palmer and all the Members for coming out this evening and listening to our presentation on the passage of 158 bills.

Mr. Speaker, I yield back the balance of my time.

REPORT ON RESOLUTION PRO-VIDING FOR CONSIDERATION OF H.R. 1215, PROTECTING ACCESS TO CARE ACT OF 2017

Mr. BURGESS (during the Special Order of Mr. WALKER) from the Committee on Rules, submitted a privileged report (Rept. No. 115–179) on the resolution (H. Res. 382) providing for consideration of the bill (H.R. 1215) to improve patient access to health care services and provide improved medical care by reducing the excessive burden the liability system places on the health care delivery system, which was referred to the House Calendar and ordered to be printed.

### ISSUES OF THE DAY

The SPEAKER pro tempore (Mr. RUTHERFORD). Under the Speaker's announced policy of January 3, 2017, the Chair recognizes the gentleman from Texas (Mr. GOHMERT) for 30 minutes.

Mr. GOHMERT. Mr. Speaker, at this time, I yield to the gentleman from Alabama (Mr. PALMER) to finish his statement.

Mr. PALMER. Mr. Speaker, I thank the gentleman from Texas for yielding and allowing me to complete my remarks on this Special Order organized by Congressman WALKER.

As I was saying, if you recall the 2014 debate over funding for the Department of Homeland Security, the Obama administration made it clear that they would contravene the will of Congress with regard to President Obama's amnesty order and would fund his amnesty program using fines and fees.

The Department of Homeland Security had over \$400 million that the Department could spend outside of what Congress appropriated. It is unacceptable for agencies to ignore the will of Congress by funding programs outside of the typical appropriations process.

The Consumer Financial Protection Bureau gets all of its funding outside of Congress through transfers from the Federal Reserve and from fines imposed on financial institutions. The CFPB does not get one dime appropriated from Congress, meaning they are not subject to congressional oversight. When it comes to the CFPB, Congress has no power of the purse to ensure that that agency is accountable to Congress.

One of the top priorities in the Republican Better Way agenda is our commitment to reclaim our Article I authority. The Agency Accountability Act would direct all fines, fees, and settlements to the Treasury, making them subject to the normal appropriations process. This would end the unconstitutional slush funds that allow programs to operate independently and outside the purview of Congress. Most importantly, it would allow for Congress to fully account for how much money the government actually collects and where that money is coming from. The House should take up the Agency Accountability Act and pass it.

Mr. Speaker, again, I thank the gentleman from Texas for yielding.

Mr. GOHMERT. Mr. Speaker, I just want to thank my friend for pointing out the Consumer Financial Protection Bureau.

One thing about that group, when I was a judge, or assistant DA, if you needed somebody's banking records, then you would have to get sworn evidence—normally in affidavit form—and take it to a judge, and there had to be sufficient detail in the affidavit to establish—again, under oath—that a crime had probably been committed and that the person whose banking records we were seeking had probably committed the crime.

If that could be done, then the judge would sign the warrant. Like my years as a judge handling felony cases, there were some warrants I turned down. There is just not enough particularity here. There is not probable cause that this person committed the crime, or I don't see probable cause that a crime was committed. But, normally, law enforcement was good about making sure that probable cause was there, and the DA office would help them.